

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

IN RE: Tarlok Singh

Case No.: _____
Judge: _____
Chapter: 13

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original
☐ Motions Included

☐ Modified/Notice Required
☐ Modified/No Notice Required

☐ Discharge Sought
☐ No Discharge Sought

Date: 2/27/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Not**This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

- a. The Debtor shall pay 9425.70 Monthly to the Chapter 13 Trustee, starting on March 1, 2017 for approximately 60 months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|--------------------------------------|-------------------------------|-------------------|
| State of New Jersey Dept of Treasury | Taxes and certain other debts | 69488.41 |
| State of New Jersey | | 151229.82 |
| | | |
| | | |
| | | |
| | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-----------------------------|------------|----------------------------|---|--|
| -Estate of Michael Matthews | 224,000.00 | 0% | 224,000.00- | |

b. Modification

- 1.) The Debtor values collateral as indicated below. If the claim may be modified under Section

1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| -NONE- | | | |

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Creditor

e. Secured Claims to be paid in full through the Plan

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
| | | |
| | | |

Part 5: Unsecured Claims

a. **Not separately classified** Allowed non-priority unsecured claims shall be paid:

_____ Not less than \$____ to be distributed *pro rata*

_____ Not less than ____ percent

 x *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured Claims** shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|--------------|-----------------------------------|-----------|-------------------|
| GNVRGT HTHCR | Collection Accounts | Paid 100% | 245.00 |
| *APEX ASSET | Collection Accounts | Paid 100% | 118.00 |
| * APEX ASSET | Collection Accounts | Paid 100% | 904.00 |
| * ARS | | Paid 100% | 36.85 |
| | | | |
| | | | |
| | | | |

| | | | |
|----------------------------|---------------------|-----------|-----------|
| CNVRGT HTHCR | Collection Accounts | Paid 100% | 78.00 |
| Department of the Treasury | 2008 Taxes | Paid 100% | 80,520.98 |
| State of New Jersey | | Paid 100% | 54,140.71 |
| ERC | Collection Accounts | Paid 100% | 147.00 |
| QUAL AST REC | Collection Accounts | Paid 100% | 145.00 |
| | | | |
| | | | |
| | | | |

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

| | | |
|----------|-----------------------------|---------------------|
| Creditor | Nature of Contract or Lease | Treatment by Debtor |
| -NONE- | | |

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| -NONE- | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| | | |
|----------|------------|-----------------------------------|
| Creditor | Collateral | Amount of Lien to be Reclassified |
| -NONE- | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|-----------------------------|--|
| -NONE- | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9 : Modification

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

| | |
|--|---|
| Explain below why the Plan is being modified. | Explain below how the Plan is being modified |
|--|---|

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☐ No

Part 10: Sign Here

The debtor(s) and the attorney for the debtor (if any) must sign this

Plan. Date February 27, 2017
Esquire

/s/ Harrison Ross Byck,
Harrison Ross Byck, Esquire 026831988
Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 27, 2017

/s/ Tarlok Singh
Tarlok Singh
Debtor

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tarlok Singh
 Debtor

Case No. 16-27617-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Feb 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2017.

db +Tarlok Singh, 40 W. Hampton Street, Pemberton, NJ 08068-1011
 cr +Estate of Michael R. Matthews, c/o Simeone & Raynor, LLC, Harvard Law Building,
 1522 Route 38, Cherry Hill, NJ 08002, UNITED STATES 08002-2214
 516391535 +ARS, PO Box 630806, Cincinnati, OH 45263-0806
 516391536 Burlington County Clerk, 49 Rancocas-Mt. Holly Road, Mt. Holly, NJ 08060
 516391538 +City & County Government, 7 N. Main Street, Cape May Courthouse, NJ 08210-2117
 516432467 +Estate of Michael Matthews, c/o Simeone & Raynor, LLC, 1522 Route 38,
 Cherry Hill, NJ 08002-2214
 516391543 +GC Services Limited Partnership, 6330 Gulfport, Houston, TX 77081-1198
 516391544 Indian Mills, 907 Highway, 206 Indian Mills, Vincentown, NJ 08088
 516391545 +JDT Petroleum Equipment, Inc, 2910 Franks Road, Huntingdon Valley, PA 19006-4255
 516391546 +John Davis, 1 Davis Court, Pemberton, NJ 08068-1005
 516391547 +Mercer County Clerk, 240 W. State St., Trenton, NJ 08608-1002
 516391548 NJ Dept. Of Environmental Protection, NJ Dept. Of Treasury, Division of Revenue,
 PO BOX 417, Trenton, NJ 08646-0417
 516598610 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 516391549 +PNC Mortgage, PO BOX 8703, Dayton, OH 45401-8703
 516391551 +Recorder Of Deeds, 465 Martin Luther King, Jr., Blvd., Newark, NJ 07102-1735
 516582185 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 516391552 +State Government, 200 Riverview Plaza, Trenton, NJ 08611-3419
 516391554 +State of New Jersey Dept of Treasury, 50 Barrack Street, Trenton, NJ 08608-2006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 28 2017 23:10:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 28 2017 23:10:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516391537 +E-mail/Text: jarsenault@co.cape-may.nj.us Feb 28 2017 23:09:40 Cape May County Clerk,
 7 N. Main Street, Cape May Courthouse, NJ 08210-2117
 516391540 E-mail/Text: cio.bncmail@irs.gov Feb 28 2017 23:09:55 Department of the Treasury,
 Internal Revenue Service, PO Box 480, Holtsville, NY 11742

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516391534 APEX ASSET, Medl 02 Exceptional Transport
 516391533 APEX ASSET, Medl 02 Radiology Associates of Burl
 516391539 CNVRGT HTHCR, Medl 02 Cooper
 516391541 ERC, 11 Comcast Cable
 516391542 Estate of Michael Matthews
 516391550 QUAL AST REC, Medl 02 The Cooper Health System
 516434498* IRS, POB 7346, Philadelphia, PA 19101-7346
 516391553* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Trenton, NJ 08695)
 TOTALS: 6, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 22

Date Rcvd: Feb 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Harrison Ross Byck on behalf of Debtor Tarlok Singh lawfirm@kasuribyck.com,
financial@kasuribyck.com
I. Dominic Simeone on behalf of Creditor Estate of Michael R. Matthews
dsimeone@srnjlawfirm.com, kraynor@srnjlawfirm.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6